

On page 41 please change the first full paragraph to read as shown on page 5. A marked up version of the original paragraph is shown on page 6.

*a2*

The software in block 404 calculates expressions by item for each numeric data field including: summary data like cumulative total value; ratios like the period to period rate of change in value; trends like the rolling average value and time lagged data like the time lagged value of each numeric item variable. In a similar fashion the software in block 404 calculates expressions for each date field summary data like time since last occurrence and cumulative time since first occurrence; and trends like average frequency of occurrence and the rolling average frequency of occurrence. The numbers calculated from item variables are collectively referred to as "item performance indicators". After the item performance indicators are calculated and stored in the revenue driver table (179) in the application database (50), processing advances to a software block 405.